The Maryland Higher Education Commission
Office of Student Financial Assistance

MONEY FOR COLLEGE!

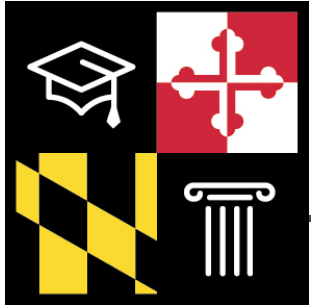An Overview of State Financial Aid Programs

2011-2012

Contents

- ☑ Types and Sources of Assistance
- ☑ How to Apply for Financial Assistance
- ☑ Overview of State Programs
  - ☒ Need-based Programs
  - ☒ Legislative Programs
  - ☒ Merit-based Programs
  - ☒ Workforce Shortage Student Assistance Grant
  - ☒ Unique Population Programs
  - ☒ Other State Aid Programs
- ☑ Additional Resources, Programs, and Information

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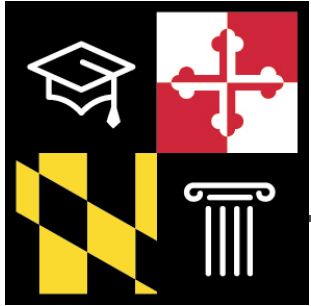www.mhec.state.md.us

Types and Sources of Assistance

☑ **Types of Aid**

- ✓ Grants (typically need based)
- ✓ Scholarships
- ✓ Loans
- ✓ Work-Study

☑ **Sources of Aid**

- ✓ Federal
- ✓ State
- ✓ Institution
- ✓ Private

How to Apply for Financial Assistance

- ☑ Research program eligibility requirements
- ☑ Complete and submit appropriate applications
- ☑ Apply on or before program deadlines
- ☑ For State Financial Aid Programs, contact the Office of Student Financial Assistance (OSFA)

Learn as much as you can as early as possible about aid opportunities

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How to Apply for Need-based State Aid

- ☑ File the Free Application for Federal Student Aid – FAFSA
  - ✓ File on-line at www.fafsa.gov
  - ✓ Complete all items
- ☑ Parents and students must apply for a P.I.N. to sign electronically
- ☑ Submit to Federal Processor by **MARCH 1 each year!**

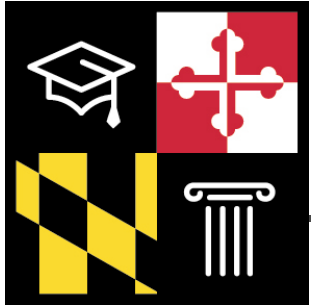# Student Aid Report (**SAR**) Expected Family Contribution (**EFC**)

- ☑ After the FAFSA is filed you will be sent a Student Aid Report (SAR) via email

- ☑ Review the SAR carefully to ensure all information is correct
  - ☑ make corrections as necessary and submit them to the Federal Processor

(you will receive a corrected SAR)

- ☑ Your SAR will provide your Expected Family Contribution (EFC)

- ☑ Your EFC combined with your college cost of attendance (COA) determines your eligibility for a Federal Pell Grant and other need-based grants, including State aid
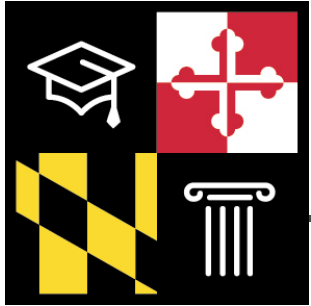
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Don't Forget.......

- ✓ Use a street address, not a P.O. Box

- ✓ Include a **Maryland college** on the FAFSA

- ✓ Complete the citizenship questions

- ✓ Student name entered on the FAFSA should be the same as on the Social Security card

- ✓ The student's information should be entered in Step One, not parent's or sibling information

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Don't Forget.......

- ✓ Complete income section even if income is zero
- ✓ Double check Social Security number and income information
  - ✓ Adjusted Gross Income should not equal taxes paid
- ✓ Both you and your parents must apply for a P.I.N. to submit the FAFSA electronically
- ✓ Send a copy of your corrected SAR to OSFA if changes are made after **March 15**
- ✓ Click the "submit" button if filing electronically
  - ✓ After clicking "submit", print screen with the confirmation number

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Cost of Attendance **(COA)** at Institutions Includes:

☑ Tuition and fees

☑ Room and board

☑ Books and supplies

☑ Transportation

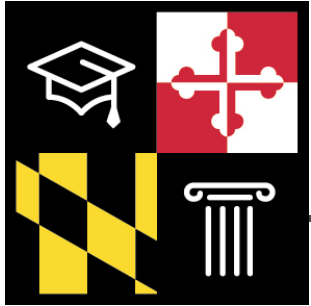☑ Personal expenses

COA

Calculation of Financial Need

COA minus **EFC** minus **Pell** = Financial Need

Example:

COA	$10,500
EFC	-2,500
Pell	-1,000
Need	$7,000

Need-based Financial Aid Programs

- ☑ Howard P. Rawlings
    - ☑ Educational Assistance Grant
    - ☑ Guaranteed Access Grant

- ☑ Part-Time Grant

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Howard P. Rawlings Educational Assistance Grant: $400 - $3,000 annually

- ☑ New and renewal students must file the FAFSA by **March 1 Each Year**

- ☑ OSFA will electronically receive FAFSA information if submitted on time

- ☑ Students must demonstrate financial need
  - ✓ (Students with the greatest need and lowest EFC are awarded first)

- ☑ Students must enroll as full-time, degree-seeking undergraduates at a 2-year or 4-year college or university in Maryland

- ☑ Parents and students must be Maryland residents

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Howard P. Rawlings Guaranteed Access Grant: $400 - $14,200 annually

- ☑ Apply as a high school senior, unless extenuating circumstances prevents it
- ☑ Must submit a Guaranteed Access Grant application and FAFSA
- ☑ FAFSA encouraged by **March 1**
- ☑ Minimum 2.5 cumulative, **unweighted** high school GPA
- ☑ Must complete a college preparatory program
- ☑ Students must have a high-school diploma; those with a GED are not eligible
- ☑ Must enroll as full-time, degree-seeking undergraduates at a 2-year or 4-year college or university in Maryland
- ☑ Parents and students must be Maryland residents

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Howard P. Rawlings
Guaranteed Access Grant

Family income must meet the following standards:

Academic Year 2011-2012

Family Size	Total Income
1	$14,079
2	$18,941
3	$23,803
4	$28,665

- ☑ Add $4,862 for each additional family member
- ☑ To renew an award, the FAFSA must be filed by **March 1 Each Year** and students must continue to meet income requirements

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Part-Time Grant:
$200 - $2,000 annually

- ☑ Funds are allocated directly to Maryland colleges
- ☑ College financial aid offices select students:
  - ✓ Enrolled as part-time (6-11 credits per semester) undergraduates, or
  - ✓ Dually enrolled in high school
  - ✓ Students must demonstrate financial need

Senatorial and Delegate Scholarships

- ☑ All students may apply:
  - ✓ High school seniors
  - ✓ Undergraduates
  - ✓ Graduates
  - ✓ Career or technical school students
- ☑ May be used for:
  - ✓ Full-time or part-time enrollment
  - ✓ Maryland residents

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Senatorial Scholarship:
$400 - $9,000 annually

- ☑ File FAFSA by **March 1**
- ☑ Demonstrate financial need
- ☑ Some awards are renewable for an additional 3 years
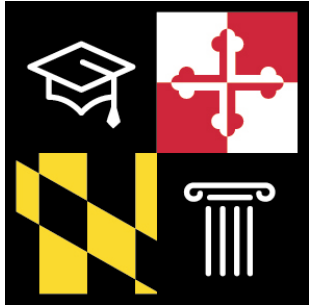- ☑ Contact Senator for application and renewal procedures

Note: Senators have the option to award; some do not select recipients but put their funds into other programs administered by OSFA

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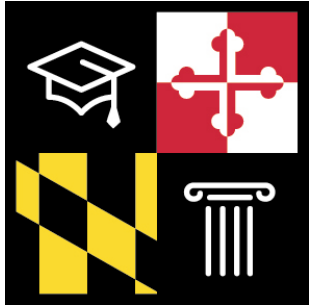
Delegate Scholarship: $200 - $9,000 annually

- ☑ Contact Delegate for application procedure
- ☑ Must apply each year for an award; they are not renewable
- ☑ FAFSA may not be required

Note: Delegates have the option to award; some do not select recipients but put their funds into other programs administered by OSFA

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Unique Major

☑ Funds awarded for the Senatorial and Delegate scholarships may be used at an out-of-state institution if the student's academic program is not offered at a Maryland institution

☑ Review our website under Financial Aid Applications, Senatorial and Delegate Scholarship programs, for more information on how to apply

Distinguished Scholar Award:
$3,000 annually for four years

☑ Achievement Category:
  - ☑ Apply spring of high school junior year
  - ☑ Minimum 3.70 **unweighted** GPA
  - ☑ SAT from January of the junior year or earlier

☑ Talent Category:
  - ☑ Each high school may nominate 5 juniors
  - ☑ Art centers may nominate 10 juniors
  - ☑ Students must audition or display their work before a panel of professional judges

☑ National Merit Category:
  - ☑ National Merit Scholarship finalists and National Achievement Scholarship finalists are also designated as Distinguished Scholar finalists

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Distinguished Scholar Community College Transfer Program: $3,000 annually for two years

☑ Recipients must have completed 60 credit hours (or have an associates degree) at a Maryland Community College and transfer to a Maryland 4-year institution

☑ Must apply for the scholarship within 1 year of completing the required credit hours or an associate degree program

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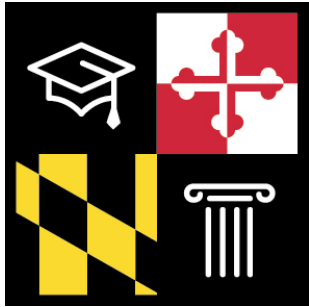www.mhec.state.md.us

Charles W. Riley Fire & Emergency Medical Services Tuition Reimbursement Program

- ☑ You will receive the actual dollar amount of tuition charges you have paid, up to $6,776

- ☑ For active career or volunteer firefighters, ambulance or rescue squad members

- ☑ Must agree to serve a Maryland community as a career or volunteer firefighter or ambulance and rescue squad member while you take college courses

- ☑ You must serve for one year after you complete the courses

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Workforce Shortage Student Assistance Grant

☑ NO NEW APPLICATIONS BEING ACCEPTED FOR THE CURRENT 2010-2011 ACADEMIC YEAR

☑ DO NOT YET KNOW WHERE THINGS STAND FOR 2011-2012

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Workforce Shortage Student Assistance Grant: $1,000 - $4,000 annually

☑ Encompasses the following fields:
  - ☑ Child Care Providers
  - ☑ Human Services
  - ☑ Nursing
  - ☑ Physical and Occupational Therapists and Assistants
  - ☑ Public Service
  - ☑ Social Work
  - ☑ Teaching

Workforce Shortage Student Assistance Grant

- ☑ Workforce Shortage Student Assistance Grants require recipients to agree to work in certain fields or areas in Maryland in order to receive an award

- ☑ Programs are available for a variety of academic majors or degrees at the undergraduate or graduate level, as well as full-time or part-time study

- ☑ Application required by **July 1** deadline and it is recommended that the FAFSA also be filed by the **July 1** deadline

- ☑ Additional information on each workforce shortage program is available in OSFA publications and at www.mhec.state.md.us

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Veterans of the Afghanistan & Iraq Conflicts Scholarship Program

ELIGIBILITY REQUIREMENTS

Uniformed Services Members of the United States who served in Afghanistan on or after October 24, 2001 or in Iraq on or after March 19, 2003 may apply for a scholarship if they are:

- ☑ A <u>veteran or active duty member</u> of the U.S. Armed Forces who served at least 60 days as defined above
- ☑ A <u>member of a reserve component</u> of the U.S. Armed Forces or the Maryland National Guard who was activated as a result of the Afghanistan or Iraq Conflicts and served at least 60 days, as defined above
- ☑ a <u>son, daughter, or spouse</u> of a veteran, active duty member or reserve member as defined above

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Veterans of the Afghanistan & Iraq Conflicts Scholarship Program

- ☑ Eligible students must complete and file the application (including required documentation) and the Free Application for Federal Student Aid (FAFSA) by the **March 1** deadline

- ☑ Applicants must be Maryland residents, which include active members of the U.S. Armed Forces, their spouses and their dependent children who are stationed in the State of Maryland or whose home of residency is Maryland

- ☑ Applicants must be enrolled as either a full-time (12+ credits per semester) or part-time (6-11 credits per semester) undergraduate student at an eligible Maryland institution

- ☑ Award amount is 50% of annual tuition and mandatory fees, room and board and may not to exceed $9,072

- ☑ Eligible applicants who are veterans will be given priority over dependent children or spouses. Within priority groups, applicants will be ranked according to application complete date

- ☑ Online application will be available on MHEC's website in January 2011

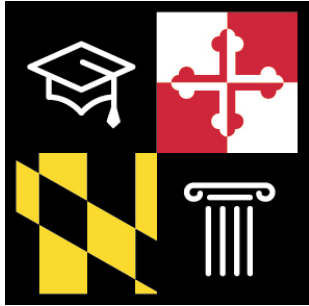Office of Student Financial Assistance
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Edward T. Conroy Memorial Scholarship: Maximum award $9,171 annually

- ☑ Apply through the institution's financial aid office
- ☑ You must be:
    - ☑ The son or daughter of a member of the United States Armed Forces who died or who suffered a service connected 100% permanent disability as a result of military service
    - ☑ A veteran who suffers a service connected disability of 25% or greater as a result of military service and has exhausted or is no longer eligible for federal veterans' educational benefits
    - ☑ The son, daughter, or surviving spouse (who has not remarried) of a victim of the September 11, 2001 terrorist attacks who died as a result of the attacks on the World Trade Center in New York City, the attack on the Pentagon in Virginia, or the crash of United Airlines Flight 93 in Pennsylvania

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Edward T. Conroy Memorial Scholarship (Continued)

☑ You must be (continued):

  ☑ A POW/MIA of the Vietnam Conflict or his/her son or daughter

  ☑ The son, daughter, or surviving spouse (who has not remarried) of a State or local public safety employee or volunteer who died in the line of duty or who was 100% disabled in the line of duty

  ☑ A State or local public safety employee or volunteer who became 100% disabled in the line of duty

Tuition Waiver for Foster Care Recipients

- ☑ Students who resided in an out of home placement in Maryland:
  - ✓ On their 13th birthday and were then adopted from the out of home placement after their 13th birthday; or
  - ✓ At the time they graduated high school or earned a GED
- ☑ Attend a public college in Maryland
- ☑ File the FAFSA **every year** no later than **March 1**
- ☑ Tuition and fees not covered by grants or scholarships are waived
- ☑ Must enroll as a degree-seeking student before age 21
- ☑ Be sure to discuss with the financial aid officer at the college or university
- ☑ List of eligible students is sent to the public colleges and universities
  - ✓ Contact social worker if not on the list

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Graduate and Professional Scholarship Program: $1,000 - $5,000 annually

- ☑ Students must be Maryland residents
- ☑ Must demonstrate financial need
- ☑ Enroll as a degree-seeking graduate or professional student, either full-time or part-time
- ☑ Attend one of the following schools:
  - ✓ University of Maryland, Baltimore School of Medicine, Dentistry, Law, Pharmacy, or Social Work
  - ✓ University of Baltimore School of Law;
  - ✓ The Johns Hopkins University School of Medicine;
  - ✓ The Virginia-Maryland Regional College of Veterinary Medicine;
  - ✓ Any Maryland institution offering a Master's Degree in Social Work;
  - ✓ Any Maryland institution offering a Master's Degree in Nursing; or
  - ✓ Any Maryland institution offering a Master's/Professional Degree in Pharmacy

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Other State Financial Assistance Programs

- ☑ Janet L. Hoffman Loan Assistance Repayment Program (LARP)
- ☑ Maryland Loan Assistance Repayment Program for Physicians (MLARP)
- ☑ Maryland Dent-Care Loan Assistance Repayment Program (MDC-LARP)
- ☑ Nurse Support Program II – Graduate Nursing Faculty Scholarship and Living Expenses Grant
- ☑ Optometry Tuition Reduction Program

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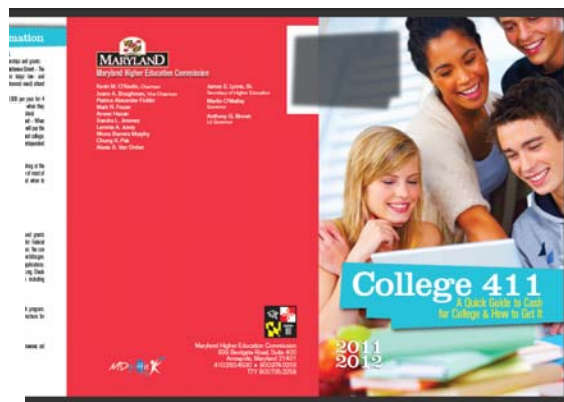www.mhec.state.md.us

Funding for State Aid Programs

➢ All State aid programs are subject to appropriated funding

➢ Funding levels may change from year to year

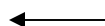➢ Renewal awards are generally funded prior to new awards

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Additional Resources and Information

☑ Information available online at
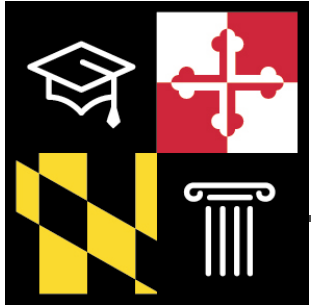☑ Maryland Student Guide

College 411: Student Guide

⟵

An Academic Year ⟶
Preparing for College

☑ Prepare for college for the entire academic year
www.MDGO4IT.mhec.maryland.gov

Office of Student Financial Assistance
www.mhec.state.md.us

Academic Common Market

☑ A consortium of 16 southern states that allow non-residents to enroll in specific degree programs at in-state tuition rates, if an academic program is not offered in the student's home state

✓ Alabama	✓ Arkansas	✓ Delaware	✓ Georgia
✓ Kentucky	✓ Louisiana	✓ Mississippi	✓ North Carolina
✓ Oklahoma	✓ South Carolina	✓ Tennessee	✓ Virginia
✓ West Virginia	✓ Florida (grad only)	✓ Texas (grad only)	

☑ Applications are available from MHEC Academic Affairs and in the high school guidance office

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http://www.mhec.state.md.us/

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Office of the GOVERNOR

Skills2Compete MARYLAND

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MARYLAND COLLEGE AID PROCESSING SYSTEM

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MHEC Announcements

Education Guide

New MDCAPS Financial Aid System Goes Live

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839 Bestgate Road, Suite 400, Annapolis, MD 21401 | Phone: (410) 260-4500 | Toll Free: (800) 974-0203

start   Calendar - ...   Welcome to ...   Maryland Hi...   Presentation...   Microsoft Po...   8:18 AM

https://mdcaps.mhec.state.md.us/MDCAPS/login.aspx?ReturnUrl=%2fMDCAPS%2fint%2fFinAid%2findex.aspx

Live Search

File   Edit   View   Favorites   Tools   Help

Convert   Select

Welcome to MD CAPS!   Edit Student   Login to MDCAPS

Page   Tools

MARYLAND

HIGHER EDUCATION COMMISSION

MDCAPS
MARYLAND COLLEGE AID
PROCESSING SYSTEM

Help

Please identify yourself with a valid username and password.

By logging in, you acknowledge that you have read and agree to the User Agreement.
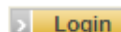
Students:
Have you:

1. Created a MD CAPS student log-in (below)? This action will create your student account.
2. Clicked the link in the new activation email sent to you after creating your account?
3. Checked your spam filter if you didn't see the activation email in your inbox?

Once you have done steps 1-3, you are ready for your first login.

If you are still having login problems, please send an email with your name, date of birth and the nature of your problem to osfamail@mhec.state.md.us.
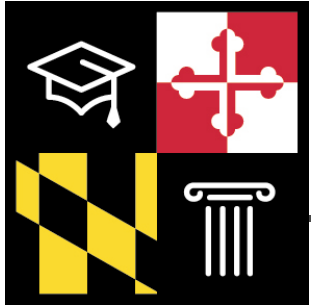
User Name:

Password:

> Login

Create a Student Login

Forgot your username or password?

To return to the main page of the MHEC web site, click here.

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Making College Affordable for Maryland and D.C. Families

www.collegesavingsmd.org

217 E. Redwood St., Suite 1340
Baltimore, Maryland 21202

1-888-4MD-GRAD or 410-767-2024

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Final Recommendations

- ☑ Apply early for Maryland State Aid!
- ☑ Apply for all grants and scholarships for which you might be eligible!
- ☑ FAFSA is the application for the need-based EA Grant!
- ☑ Most other programs require an additional application!
- ☑ Both parents and students must be Maryland residents for all OSFA awards!
- ☑ Student must attend a college in Maryland!
  (except Legislative Scholarships for approved unique majors)
- ☑ Seek advice from the college financial aid office!

Office of Student Financial Assistance
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Our Information

Office of Student Financial Assistance

☑ Telephone number: 410-260-4565

☑ Toll free number: 1-800-974-1024

☑ Fax number: 410-260-3202
                 410-260-3203

☑ E-mail: osfamail@mhec.state.md.us

☑ MD CAPS System: https://mdcaps.mhec.state.md.us

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